

## **Flex\$ FAQs**

12/1/2006

### ***Q: How do I enroll in Flex\$?***

A: New employees to the State of Utah can enroll up to 60 days from their date of hire. All other current employees must wait until the open enrollment period, which is always in November of each calendar year. Enrollment is conducted by PEHP and the enrollment form can be downloaded from [www.pehp.org](http://www.pehp.org) or from this website under Flex\$ (Enrollment/Change form). Enrollment forms must be received by PEHP by the deadline given each year. New enrollment is required of all employees each year. Deductions will begin the first paycheck in January.

### ***Q: What happens to any remaining funds in the Flex\$ account that go unclaimed at the end of the year?***

A: Employees have until March 15 of the following year to spend any remaining funds in the Flex\$ account. After that date, unused funds will be forfeited. It is important that you estimate your future medical and/or day care expenses carefully so that this does not occur.

### ***Q: What is continuous reimbursement?***

A: Continuous reimbursement is only available for eligible day care expenses. Continuous reimbursement provides employees a way to receive day care expense reimbursements without having to submit a receipt each time payment is made to the day care provider.

### ***Q: Do I have to wait until I have enough money in my Flex\$ account before I can make a claim?***

Yes, you do for day care expenses, but no you do not for medical expenses. For example: If you enroll in the medical portion of the Flex\$ plan for \$1000 in calendar year 2007 and have an eligible medical expense of \$1000 at the beginning of 2007, you can make a claim for this amount right away. You do not have to wait until PEHP has collected all of your contributions at the end of the calendar year. Reimbursement will be made to you immediately and PEHP will continue to take the Flex\$ deductions out of your paycheck for the remainder of the year.

### ***Q: Why do I need to save my receipts?***

PEHP requires you to save your receipts. In the event that PEHP needs further documentation on any of your expenses, they will request them from you. These receipts will assist you in providing evidence that all reimbursements you received were for eligible expenses. This is especially important for over-the-counter medications.

### ***Q: How does the Flex\$ card work?***

The Flex\$ card functions just like a credit or debit card and can only be used to pay for medical and dental co-payments by providers who accept credit or debit payments. The provider runs the co-payment amount through the Flex\$ card and if the employee has enough remaining Flex\$ funds in their account, the amount is paid directly to the medical or dental provider. This is a nice feature because employees do not need to pay the co-payment amount and submit a claim form for reimbursement. However, please save your receipts in the event that PEHP needs further documentation and requests them from you.